

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-41361-cec

Ayman Elattar

Sanaa B Mahmoud

14 Doty Avenue
Staten Island, NY 10305

14 Doty Avenue
Staten Island, NY 10305

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-9872

xxx-xx-5690

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on February 24, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: June 2, 2011

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of New YorkIn re:
Ayman Elattar
Sanaa B Mahmoud
DebtorsCase No. 11-41361-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: frandazzo
Form ID: 262Page 1 of 2
Total Noticed: 57

Date Rcvd: Jun 02, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2011.

db/jdb +Ayman Elattar, Sanaa B Mahmoud, 14 Doty Avenue, Staten Island, NY 10305-4721
 aty +Hany H Girges, Girges Law PLLC, 530 Highway 18, East Brunswick, NJ 08816-3089
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
 Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 7082178 +Arrow Financial Services, 8589 Aero Drive, Suite 600, San Diego, CA 92123-1703
 7082179 +Arrow Financial Svcs, P.O. Box 9030, Farmingdale, NY 11735-9030
 7082185 Citi, 701 East 60th Street, North, P.O. Box 6034, Sioux Falls, SD 57117-6034
 7082186 +Citibank, PO Box 769013, San Antonio, TX 78245-9013
 7082187 +Citibank- Exxon Consumer, Dept 12421, P.O. Box 603, Oaks, PA 19456-0603
 7082189 +Citibank- Shell Consumer, 1 Court Square, 41st Floor, Long Island City, NY 11120-0001
 7082190 +Citibank-Sunoco Consumer, Dept 12421, PO Box 603, Oaks, PA 19456-0603
 7082192 +ConEdison, Cooper Station, PO Box 138, New York, NY 10276-0138
 7109858 +Consolidated Edison Company of New York, Inc., 4 Irving Place, Room 1875-S,
 New York, New York 10003-3502, Attn: Bankruptcy Group
 7082194 +Equifax, P.O. Box 105873, Atlanta, GA 30348-5873
 7082198 +GE Money, PO Box 960004, Orlando, FL 32896-0004
 7082199 +Intelnet Global Services, Dept CH 17823, Palatine, IL 60055-0001
 7082201 +LVNV Funding LLC/Sears Gold Mastercard, Redline Recovery Services,
 1145 Sanctuary PKWY Ste 350, Alpharetta, GA 30009-4756
 7082210 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
 (address filed with court: NCO FINANCIAL, PO BOX 41448, Philadelphia, PA 19101)
 7082208 +Monmouth County Specail, PO Box 1270, Freehold, NJ 07728-1270
 7082209 +Monmouth County Special, 71 Monument Park, Freehold, NJ 07728-1789
 7082213 +NY City Supreme Court, County Court House, 60 Centre Street, New York, NY 10007-1402
 7082211 +Nelson, Watson & Associates, LLC, 80 Merrimack Street, Lower Level,
 Haverhill, MA 01830-5211
 7082212 +Nudelman, Nudelman & Ziering, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
 7082214 +Passaic County Special Ct, 71 Hamilton St 2nd Fl, Paterson, NJ 07505-2002
 7082216 +Phillips & Cohen Assoc, PO Box 48458, Oak Park, MI 48237-6058
 7082217 +Pinnacle Credit Services, 7900 Hwy 7, #100, Minneapolis, MN 55426-4045
 7082218 +Pinnacle Credit Services, PO Box 5617, Hopkins, MN 55343-0493
 7082221 +Quest Diagnostics, Inc., PO Box 79025, Scottsdale, AZ 85262
 7082222 +Richmond County Clerk, 130 Stuyvesant Pl Ste 2, Staten Island, NY 10301-1900
 7082223 +Richmond County Clerk, 927 Castleton Ave, Staten Island, NY 10310-1810
 7082225 +State Island County Clerk, 18 Richmond Terrace, Staten Island, NY 10301-1935
 7082226 +Staten Island Civil Ct, 927 Castleton Ave, W New Brighton, Staten Island, NY 10310-1810
 7082227 +Sunrise Credit Svcs, P.O. Box 9100, Farmingdale, NY 11735-9100
 7082228 +T-Mobile, PO Box 4339, Fort Walton Beach, FL 32549-4339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Jun 02 2011 18:17:58 United States Trustee,
 Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
 7082176 +EDI: RMCB.COM Jun 02 2011 18:08:00 AMCA Collection Agency, 2269 S. Saw Mill Road,
 Building 3, Elmsford, NY 10523-3848
 7082175 +EDI: AFNIRECOVERY.COM Jun 02 2011 18:08:00 Afni, Inc., 404 Brock Drive,
 Bloomington, IL 61701-2654
 7082177 +EDI: ARROW.COM Jun 02 2011 18:08:00 Arrow Financial Services, 5996 W. Touhy Avenue,
 Niles, IL 60714-4610
 7082180 +EDI: ACCE.COM Jun 02 2011 18:08:00 Asset Acceptance LLC, P.O. Box 1630,
 Warren, MI 48090-1630
 7082181 +EDI: CITICORP.COM Jun 02 2011 18:08:00 At&T, PO Box 182564, Columbus, OH 43218-2564
 7082182 +E-mail/Text: cms-bk@cms-collect.com Jun 02 2011 18:17:54 Capital Management Services, LP,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 7082184 +EDI: CAPITALONE.COM Jun 02 2011 18:08:00 Capital One, PO Box 85520,
 Richmond, VA 23285-5520
 7082183 +EDI: CAPITALONE.COM Jun 02 2011 18:08:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 7082188 +EDI: CITICORP.COM Jun 02 2011 18:08:00 Citibank- Shell Consumer, PO Box 15687,
 Wilmington, DE 19850
 7082193 +EDI: ESSL.COM Jun 02 2011 18:08:00 Dish Network, PO Box 4034, Woburn, MA 01888-4034
 7082197 +E-mail/Text: data_processing@fin-rec.com Jun 02 2011 18:17:54
 Financial Recovery Services, Inc, P.O. Box 385908, Minneapolis, MN 55438-5908
 7130064 +EDI: BASSASSOC.COM Jun 02 2011 18:08:00 HSBC Bank Nevada, N.A., c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 7082200 +EDI: RMSC.COM Jun 02 2011 18:08:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090
 7082202 +EDI: MID8.COM Jun 02 2011 18:08:00 MCM Midland Credit Management, Inc, P.O. Box 60578,
 Los Angeles, CA 90060-0578
 7082205 +EDI: MID8.COM Jun 02 2011 18:08:00 Midland Credit MGMT, P.O. Box 60578,
 Los Angeles, CA 90060-0578

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7082204	+EDI: MID8.COM Jun 02 2011 18:08:00	Midland Credit Management,	5775 Roscoe Court,
	San Diego, CA 92123-1356		
7082206	+EDI: MID8.COM Jun 02 2011 18:08:00	Midland Credit Mgmt, Inc,	8875 Aero Dr, Ste 200,
	San Diego, CA 92123-2255		
7082207	+EDI: MID8.COM Jun 02 2011 18:08:00	Midland Funding LLC,	Dept 12421, PO Box 603,
	Oaks, PA 19456-0603		
7082215	+EDI: RMSC.COM Jun 02 2011 18:08:00	PC Richard & Son,	GE Money Bank, PO Box 981127,
	El Paso, TX 79998-1127		
7082219	+EDI: PRA.COM Jun 02 2011 18:08:00	Portfolio Recvry&AFF,	120 Corporate Blvd, Ste 1,
	Norfolk, VA 23502-4962		
7082224	+EDI: SEARS.COM Jun 02 2011 18:08:00	Sears,	PO Box 183081, Columbus, OH 43218-3081
			TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7082191	Collins Financial Services, Inc
7082229	Trans Union Corporation, P.O Box 1000, 19000
7082203*	MCM Midland Credit Management, Inc, PO Box 60578, Los Angeles, CA 90060-0578
7082195	##+Experian, 3P.O Box 2104, Allen, TX 75013-9504
7082196	##+Experian, P.O Box 2104, Allen, TX 75013-9504
7082220	##+Pressler & Pressler, 16 Wing Drive, Cedar Knolls, NJ 07927-1007

TOTALS: 2, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2011

Signature:

